

Information to identify the case:

Debtor 1	<u>Debra A. Schupper</u>	Social Security number or ITIN	xxx-xx-9352
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 17-27151-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Debra A. Schupper

5/25/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Debra A. Schupper
 Debtor

Case No. 17-27151-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 78

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db
 cr
 517026838 Debra A. Schupper, 6 Manville Blvd, Bridgewater, NJ 08807-3317
 517026836 +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 517026840 AHS Hospital Corp, PO Box 10219, Newark, NJ 07193-0219
 517026841 Advance Pedia Health, C/O IC SYSTEM, PO Box 64376, Saint Paul, MN 55164-0376
 517026842 American Web, 2128 N 14th St Ste 1, Ponca City, OK 74601-1831
 +Associated Radiologist, c/o FIN SYS OF RICHMOND, 325 9th Box 786, RICHMOND, IN 47374-6201
 Barclay's Bank Delaware, C/O FOSTER, GARBUS & GARBUS, 60 Vanderbilt Motor Pkwy,
 Commack, NY 11725-5710
 517026844 Blue Trust, PO Box 44967, Eden Prairie, MN 55344-2667
 517026847 CAVALRY SPV I, C/O SCHACHTER PORTNOY, 3490 US Highway 1 Ste 6, Princeton, NJ 08540-5920
 517026846 Cash Advance Now, PO Box 569, Hays, MT 59527-0569
 517026848 Chase Card, C/O NATIONWIDE CR., PO Box 14581, Des Moines, IA 50306-3581
 517026849 Chase Card, C/O NATIONWIDE CREDIT, PO Box 14581, Des Moines, IA 50306-3581
 517533230 +Collections Bureau of America, 25954 Eden Landing Rd Fl 1, Hayward, CA 94545-3837
 517026850 DAVE'S SUBURBAN DISPOSAL SERVICE, PO Box 226, Flagtown, NJ 08821-0226
 517026854 DR. ASKUMAR PATEL, 285 Davidson Ave, Somerset, NJ 08873-4153
 517026855 DR. DAVID BERTICKER, 242 E Main St Ste 2, Somerville, NJ 08876-3049
 517026856 DR. KRISTA REUTY, PO Box 416441, Boston, MA 02241-6441
 517026858 DR. SCOTT SCHLESINGER, PO Box 223818, Pittsburgh, PA 15251-2818
 517026859 DS Services, c/o CollectionBureauAmerica, 25954 Eden Landing Rd, Hayward, CA 94545-3816
 517046174 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517026852 Dr Jon Ark, C/O PRINCETON ORTHO GROUP, 325 Princeton Ave, Princeton, NJ 08540-1617
 517026853 Dr. ANTHONY DIGUILIO, 110 Rehill Ave, Somerville, NJ 08876-2519
 517026857 Dr. MARK UTKEWICZ, C/O EMA, PO Box 6222, Parsippany, NJ 07054-7222
 517026863 GRAND SANITATION INC., C/O MORGAN & CURTIS ASSOC, INC., 95 Broadway,
 Hicksville, NY 11801-4267
 517026861 +Gastromed, C/O DR. SUNYA IRCKAN, 25 MORGAN ST, BRIDGEWATER, NJ 08807-3007
 517026867 IMAGING CONSULTANTS ESSEX, C/O ONLINE INFOR SERV, PO Box 148, Winterville, NC 28590-0148
 517026868 Kohl's Department Store, C/O MERCANTILE, 165 Lawrence Bell Dr Ste 100,
 Williamsville, NY 14221-7900
 517026869 Medemerge, PO Box 890, Green Brook, NJ 08812-0890
 517026870 Midland Funding, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 517533231 Midland Funding (Synchrony Bank), 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 517026871 Northcash, PO Box 340, Hays, MT 59527-0340
 517026872 Optimum, C/O SUNRISE CR. SERVICES, INC., PO Box 9100, Farmingdale, NY 11735-9100
 517026875 QVC, C/O NATIONWIDE CREDIT, PO Box 14581, Des Moines, IA 50306-3581
 517026874 Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
 517026877 RWJ University Hospital, C/O CELENTANO & STADTMAUER, 1035 US Highway 46,
 Clifton, NJ 07013-2468
 517026878 RWJ University Hospital at Somerset, C/O CELENTANO & STADTMAUER, 1035 US Highway 46,
 Clifton, NJ 07013-2468
 517026876 Radiology Bill, PO Box 786, Richmond, IN 47375-0786
 517026882 SPECIALIZED LOAN SERVICING, LLC, PO Box 105219, Atlanta, GA 30348-5219
 517026880 Somerset Surgical Assoc, 30 Rehill Ave Ste 3400, Somerville, NJ 08876-2548
 517026881 Somerset Valley Urgent Care, 470 A Rte # 202-206, Bedminster, NJ 07921
 517026883 Spinner & Spinner, CPA, 35 W Union Ave, Bound Brook, NJ 08805-1715
 517053969 +Summit Medical, c/o Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
 517026885 Summit Medical Group, ATTN #8549x, PO Box 14000, Belfast, ME 04915-4033
 517026888 Transworld System Inc, C/O VALENTINE & KOBARTAS, INC., PO Box 325,
 Lawrence, MA 01842-0625
 517533233 Transworld Systems (Foot Ankle Center of, PO Box 15095, Wilmington, DE 19850-5095
 517026889 University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 25 2018 23:29:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 25 2018 23:29:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517026837 E-mail/Text: bankruptcycare@affinityfcu.com May 25 2018 23:29:14 Affinity Credit Union,
 PO Box 621, Basking Ridge, NJ 07920-0621
 517026839 EDI: CCS.COM May 26 2018 03:03:00 Allstate Insurance, C/O CREDIT COLLECTION SERVICES,
 725 Canton St, Norwood, MA 02062-2679
 517026843 E-mail/Text: banko@berkscredit.com May 25 2018 23:29:15 Berks Credit & Colletion,
 PO Box 329, Temple, PA 19560-0329
 517026845 EDI: FSAE.COM May 26 2018 03:04:00 Capital One Bank, C/O FIRST SOURCE ADVANTAGE, LLC,
 205 Bryant Woods S, Amherst, NY 14228-3609
 517167874 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:02 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 517026851 E-mail/Text: fggbanko@fgny.com May 25 2018 23:29:01 Discover Bank,
 c/o Foster, Garbus & Garbus, 7 Banta Pl, Hackensack, NJ 07601-5604
 517039703 EDI: DISCOVER.COM May 26 2018 03:03:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 78

Date Rcvd: May 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517026860 EDI: AMINFOFP.COM May 26 2018 03:03:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
517026862 E-mail/Text: bankruptcy@savit.com May 25 2018 23:30:52 Gastromed Health Care,
C/O SAVIT COLLECTION AGENCY, PO Box 250, East Brunswick, NJ 08816-0250
517026864 E-mail/Text: collections@greentrustcash.com May 25 2018 23:30:25 Green Trust Cash,
PO Box 340, Hays, MT 59527-0340
517026866 EDI: IIC9.COM May 26 2018 03:04:00 HOPEWELL VET GROUP, C/O IC SYSTEM COLLECTIONS,
444 Highway 96 E, Saint Paul, MN 55127-2557
517026865 EDI: PRA.COM May 26 2018 03:03:00 Home Depot, C/O PORTFOLIO RECOVERY,
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
517533232 E-mail/Text: bankruptcy@onlineis.com May 25 2018 23:30:17 Online Collections,
Imaging Consultants of Essex, PO Box 1489, Winterville, NC 28590-1489
517026873 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4952
517156033 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Amazon.com,
POB 41067, Norfolk VA 23541
517142622 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541
517114463 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517156031 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o QVC,
POB 41067, Norfolk VA 23541
517156300 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
517139241 +EDI: JEFFERSONCAP.COM May 26 2018 03:03:00 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517064947 +EDI: DRIV.COM May 26 2018 03:03:00 SANTANDER CONSUMER USA, P.O. Box 560284,
Dallas, TX 75356-0284
517026879 EDI: DRIV.COM May 26 2018 03:03:00 SANTANDER CONSUMER, USA, PO Box 660633,
Dallas, TX 75266-0633
517026886 EDI: RMSC.COM May 26 2018 03:03:00 SYNCB HOME DESIGN FURN, PO Box 965036,
Orlando, FL 32896-5036
517148370 +EDI: DRIV.COM May 26 2018 03:03:00 Santander Consumer USA Inc., P.O. Box 961245,
Fort Worth, TX 76161-0244
517026884 E-mail/Text: clientservices@simonsagency.com May 25 2018 23:30:30 Summit Medical Group,
C/O SIMON'S AGENCY, INC., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517027972 +EDI: RMSC.COM May 26 2018 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517026887 E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:02 Synchrony Bank,
C/O CAVALRY PORTFOLIO SERVICE, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-1340
517133535 +EDI: AIS.COM May 26 2018 03:03:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517026890 E-mail/Text: WFB.Bankruptcy@cabelas.com May 25 2018 23:30:55 World's Foremost Bank,
4800 NW 1st St Ste 300, Lincoln, NE 68521-4463
517026891 E-mail/Text: admin@rosebudlending.com May 25 2018 23:30:37 Zoca Loans, PO Box 1147,
Mission, SD 57555-1147

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517533234* Transworld Systems (Foot Ankle Center of, PO Box 15095, Wilmington, DE 19850-5095
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 78

Date Rcvd: May 25, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Brandon L Martin on behalf of Debtor Debra A. Schupper info@trianglecopy.com,
annsikora@verizon.net
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company Et Al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4